## Case 17-36291 Doc 1 Filed 12/06/17 Entered 12/06/17 17:57:04 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Alex First name  M Middle name	First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Burks Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5095	

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Case number (if known)

Debtor 1 Alex M Burks

		About Debtor 1:	Al	pout Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	Ви	I have not used any business name or EINs. usiness name(s)
5.	Where you live	20805 London Dr.	lf !	Debtor 2 lives at a different address:
		Olympia Fields, IL 60461  Number, Street, City, State & ZIP Code  Cook  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code	Co If in ma	Debtor 2's mailing address is different from yours, fill it here. Note that the court will send any notices to this ailing address.  Jumber, P.O. Box, Street, City, State & ZIP Code
ô.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		heck one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

Document Page 3 of 55 Case number (if known) Debtor 1 **Alex M Burks** Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. District NDIL 13 dism 13 When Case number 8/21/15 15-28695 District **NDIL** When 3/30/15 Case number 15-11413 dismiss When District NDIL ch7 10/15/05 Case number 05-58639 disch 10. Are any bankruptcy No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an

affiliate?

Debtor		Relationship to you
District	When	Case number, if known
Debtor		Relationship to you
District	When	Case number, if known

11. Do you rent your residence?

■ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

bankruptcy petition.

Document Page 4 of 55 Case number (if known) Debtor 1 Alex M Burks Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed?

Where is the property?

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Alex M Burks Document Page 5 of 55

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Der	Alex IVI Burks				Dei (if known)		
Par	t 6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	individual primarily for a per	consumer debts? Consumer debts are dersonal, family, or household purpose."	efined in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	owe that are not consumer debts or busine	ess debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.			
	Do you estimate that after any exempt   Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded an are paid that funds will be available to distribute to unsecured creditors?						
	property is excluded and administrative expenses		□ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you owe?	<b>■</b> 1-49		□ 1,000-5,000	<b>2</b> 5,001-50,000		
		□ 50-99	1	<u></u> 5001-10,000	<u></u> 50,001-100,000		
		□ 100-1 □ 200-9		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	<b>\$</b> 0 - \$	550,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$	550,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
Par	t 7: Sign Below						
For	you	I have ex	camined this petition, and I de	eclare under penalty of perjury that the info	ormation provided is true and correct.		
				7, I am aware that I may proceed, if eligibl relief available under each chapter, and I	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.		
				not pay or agree to pay someone who is r he notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this		
		I request	relief in accordance with the	chapter of title 11, United States Code, sp	pecified in this petition.		
		bankrupt and 357	tcy case can result in fines up	at, concealing property, or obtaining money to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Alex M		Signature of Deb	tor 2		
		Executed		Executed on			
			MM / DD / YYYY		M / DD / YYYY		

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Debtor 1 Alex M Burks

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ross H	l Briggs	Date	December 6, 2017	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Dece U Dr	iano #24622			
	riggs #31633			
Printed name				
Ross H Br	riggs, Attorney At Law			
Firm name	, , , , , , , , , , , , , , , , , , ,			
1525 East	53rd Street, suite 423			
Chicago, I	L 60615			
Number, Street,	City, State & ZIP Code			
Contact phone	773-220-7007	Email address	r-briggs@sbcglobal.net	
#31633				
Bar number & S	State		<del></del>	

		DOCUM	<u>-: 10 Page 8 01 55</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Alex M Burks			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,480.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,480.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	73,539.01
	Your total liabilities	\$	73,539.01
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,637.41
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,517.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	١.
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

1,598.24

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Port A on Cohodula E/E compthe followings	Total clain	1
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

ation to identify your	case and this filing:			
	ouoo unu uno ming.			
Alex M Burks				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
kruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
				☐ Check if this is an
				amended filing
m 106A/B				
Δ/R· Pron	ortv			40/45
			Part II	12/15
as complete and accura	ate as possible. If two married	people are filing together, both a	re equally responsible for su	pplying correct
ach Residence, Building	g, Land, or Other Real Estate `	You Own or Have an Interest In		
	- Internation on the second	diding land on the first of the		
ave any legal or equitable	e interest in any residence, bi	illding, land, or similar property?		
2.				
the property?				
our Vehicles				
cks, tractors, sport u	unity vehicles, motorcycles	•		
:hevrolet	Who has an intere	of in the preparty? Observe	Do not deduct secured cl	aims or exemptions. Put
chevrolet		st in the property? Check one	the amount of any secure	ed claims on Schedule D:
railblazer	Debtor 1 only	st in the property? Check one		ed claims on Schedule D:
railblazer 005	Debtor 1 only Debtor 2 only		the amount of any secure Creditors Who Have Clair  Current value of the	ed claims on Schedule D: ims Secured by Property.  Current value of the
railblazer 005	Debtor 1 only Debtor 2 only Debtor 1 and De	btor 2 only	the amount of any secure Creditors Who Have Clair	ed claims on Schedule D: ims Secured by Property.
railblazer 005 mileage: 231	Debtor 1 only Debtor 2 only Debtor 1 and De		the amount of any secure Creditors Who Have Clair  Current value of the entire property?	ed claims on Schedule D: ims Secured by Property.  Current value of the
railblazer 005 mileage: 231	Debtor 1 only Debtor 2 only Debtor 1 and De At least one of th	btor 2 only	the amount of any secure Creditors Who Have Clair  Current value of the	ed claims on Schedule D: ims Secured by Property.  Current value of the
railblazer 005 mileage: 231 ation:	Debtor 1 only Debtor 2 only Debtor 1 and De At least one of th Check if this is (see instructions)	btor 2 only ne debtors and another	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,925.00	cd claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
	m 106A/B  A/B: Prop  A/B: Prop  A/B: Prop  Barately list and describ  Bas complete and accura  space is needed, attach  ach Residence, Building  ave any legal or equitable  the property?  our Vehicles  a, or have legal or equitable  as. If you lease a vehice	m 106A/B  A/B: Property  parately list and describe items. List an asset only on as complete and accurate as possible. If two married space is needed, attach a separate sheet to this form ion.  ach Residence, Building, Land, or Other Real Estate vive any legal or equitable interest in any residence, but the property?  our Vehicles  e, or have legal or equitable interest in any vehicles. If you lease a vehicle, also report it on Scheduling.	m 106A/B  AB: Property  parately list and describe items. List an asset only once. If an asset fits in more than of as complete and accurate as possible. If two married people are filing together, both a space is needed, attach a separate sheet to this form. On the top of any additional pagion.  Cach Residence, Building, Land, or Other Real Estate You Own or Have an Interest In two any legal or equitable interest in any residence, building, land, or similar property?  2.  the property?  our Vehicles  e, or have legal or equitable interest in any vehicles, whether they are register.	kruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS  May 106A/B  A/B: Property  Parately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in as complete and accurate as possible. If two married people are filing together, both are equally responsible for suspace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and cas on.  ach Residence, Building, Land, or Other Real Estate You Own or Have an Interest In two any legal or equitable interest in any residence, building, land, or similar property?  2.  the property?  our Vehicles  a, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vess. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Debtor 1	Alex M Burks Case number (if k	known)
■ Yes.	Describe	
	Furniture	\$300.00
■ No	nics  les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; mincluding cell phones, cameras, media players, games  Describe	nusic collections; electronic devices
8. Collecti Examp	ibles of value  les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp other collections, memorabilia, collectibles  Describe	o, coin, or baseball card collections;
■ No □ Yes.	nent for sports and hobbies  les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; ca musical instruments  Describe	anoes and kayaks; carpentry tools;
■ No	ples: Pistols, rifles, shotguns, ammunition, and related equipment  Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe	
	Clothes	\$100.00
□ No	ry  ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, g  Describe  Jewelry	ems, gold, silver
Exam <sub>i</sub> ■ No	arm animals  ples: Dogs, cats, birds, horses  Describe	
■ No	ther personal and household items you did not already list, including any health aids you did not  Give specific information	list
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	ed \$450.00
	escribe Your Financial Assets wn or have any legal or equitable interest in any of the following?	Current value of the

Do you own or have any legal or equitable interest in any of the following

current value of the portion you own?
Do not deduct secured claims or exemptions.

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Case number (if known) Document Debtor 1 **Alex M Burks** 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$5.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... Chase \$0.00 Checking 17.1. **Bank of America** \$100.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them...

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_	obtor 1	Case 17-36291	Doc 1	Filed 12/06/17 Document	Entered 12/06/17 17:57:04 Page 13 of 55 Case number (if known)	Desc Main
D	ebtor 1	Alex M Burks			Case number (if known)	
26	Example ■ No	, copyrights, trademarks les: Internet domain name	es, websites, p			
27	License	es, franchises, and other	general inta	ngibles		
	Example ■ No	les: Building permits, exclu	usive licenses		n holdings, liquor licenses, professional licens	es
		Give specific information a	about them			
M	oney or p	property owed to you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
28	. Tax refu ■ No	unds owed to you				
		Give specific information a	about them, inc	cluding whether you alrea	ady filed the returns and the tax years	
29	■ No	les: Past due or lump sum	<i>y,</i> 1	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	⊔ Yes. C	Give specific information				
30	Example ■ No	mounts someone owes les: Unpaid wages, disabil benefits; unpaid loans Give specific information	lity insurance   s you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31	Exampl	s in insurance policies les: Health, disability, or lif	fe insurance; h	nealth savings account (I	HSA); credit, homeowner's, or renter's insurar	nce
	■ No □ Yes. N	Name the insurance comp Con	eany of each penpany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32	If you a	erest in property that is or the beneficiary of a living has died.			d surance policy, or are currently entitled to rece	eive property because
	■ No □ Yes.	Give specific information				
33	Exampl	against third parties, wh			t or made a demand for payment to sue	
	■ No □ Yes.	Describe each claim				
34	. Other c	ontingent and unliquida	ted claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
	■ No	Describe each claim				
35		ancial assets you did no				
55	■ No	•	-			
	☐ Yes.	Give specific information				
36		ne dollar value of all of y		om Part 4, including ar	ny entries for pages you have attached	\$105.00

Official Form 106A/B Schedule A/B: Property page 4

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Case number (if known) Document Debtor 1 **Alex M Burks** 37. Do you own or have any legal or equitable interest in any business-related property? ■ No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ...... \$0.00 Part 2: Total vehicles, line 5 \$1,925.00 57. Part 3: Total personal and household items, line 15 \$450.00 Part 4: Total financial assets, line 36 58. \$105.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$2,480.00 \$2,480.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,480.00

		1706111116	III FAUE 13 01 3:	<u>.,                                    </u>	
Fill in this infor	mation to identify your	case:			
Debtor 1	Alex M Burks				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				☐ Check if this is an amended filing	

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
\$1,925.00		\$1,925.00	735 ILCS 5/12-1001(c)	
		100% of fair market value, up to any applicable statutory limit		
\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$100.00		\$100.00	735 ILCS 5/12-1001(a)	
	100% of fair market value, up any applicable statutory limit	100% of fair market value, up to any applicable statutory limit		
\$50.00	•	\$50.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$5.00		\$5.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
	\$1,925.00 \$100.00	\$1,925.00	Copy the value from Schedule A/B  \$1,925.00  \$1,925.00  \$1,925.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00  \$50.00	

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Case number (if known)

	f description of the property and line on edule A/B that lists this property	Current value of the portion you own	,		Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	ecking: Chase from Schedule A/B: 17.1	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
0				100% of fair market value, up to any applicable statutory limit	
	ecking: Bank of America	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
LINE	Holli Schedule A/B. 17.2			100% of fair market value, up to any applicable statutory limit	
	you claiming a homestead exemption oject to adjustment on 4/01/19 and every No			led on or after the date of adjustme	nt.)
	Yes. Did you acquire the property cover	ed by the exemption w	thin 1	215 days before you filed this case	?
	□ No				
	☐ Yes				

Fill in this information to identify your case:					
Debtor 1	Alex M Burks				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Document	Page	18 of	55			
Fill in this infor	mation to identify your case							
Debtor 1	Alex M Burks							
	First Name	Middle Name	Last Nam	е				
Debtor 2	T: AN	Million N						
(Spouse if, filing)	First Name	Middle Name	Last Nam	е				
United States Ba	ankruptcy Court for the: NO	ORTHERN DISTRICT OF IL	LINOIS					
Case number								
(if known)							Check if	this is an
							amende	d filing
C4: -: - 1 =	400E/E							
Official Form			OI - '	_				40/45
	E/F: Creditors Who							12/15
chedule D: Credi	utory Contracts and Unexpired tors Who Have Claims Secured ntinuation Page to this page. If imber (if known).	by Property. If more space is	needed, co	py the Par	t you need, fill it out,	number the	entries in	the boxes on the
Part 1: List A	All of Your PRIORITY Unsec	ured Claims						
1. Do any credit	ors have priority unsecured cla	ims against you?						
☐ No. Go to I	Part 2.							
Yes.								
identify what ty possible, list the	Ir priority unsecured claims. If a ype of claim it is. If a claim has bo ne claims in alphabetical order act than one creditor holds a particul	th priority and nonpriority amoun cording to the creditor's name. If	its, list that of you have n	claim here a	and show both priority a	and nonpriorit	ty amounts	a. As much as
(For an explar	nation of each type of claim, see th	ne instructions for this form in the	e instruction	booklet.)				
					Total claim	Priority amount		Nonpriority amount
2.1 Illinois	Child Support	Last 4 digits of accou	nt number	5095	\$0.00	umount	\$0.00	\$0.0
Priority C	reditor's Name						*	
	op 509-4-42 Sth Street	When was the debt in	curred?	2006		-		
	field, IL 62701							
	Street City State Zlp Code	As of the date you file	e, the claim	is: Check	all that apply			
Who incurre	ed the debt? Check one.	☐ Contingent						
Debtor 1	only	☐ Unliquidated						
Debtor 2	only	☐ Disputed						
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured cla	aim:				
☐ At least o	ne of the debtors and another	■ Domestic support o	bligations					
☐ Check if	this claim is for a community of	_		ou owe the	government			
	subject to offset?	☐ Claims for death or			•			
■ No		Other. Specify						
☐ Yes		· · · · · · · · · · · · · · · · · · ·	tice only	/				

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Case number (if know) Debtor 1 Alex M Burks 2.2 \$0.00 \$0.00 **Shwana Burks** Last 4 digits of account number \$0.00 Priority Creditor's Name c/o Illinois Child Support When was the debt incurred? 509 S 6th Street Springfield, IL 62701 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Domestic support obligations ☐ Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No Other. Specify ☐ Yes current ongoing child support 2.3 Virgin Maria Davila Last 4 digits of account number \$0.00 \$0.00 \$0.00 Priority Creditor's Name c/o Illinoid Child Support When was the debt incurred? 509 S 6th Street Springfield, IL 62701 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Domestic support obligations ☐ Check if this claim is for a community debt ☐ Taxes and certain other debts you owe the government Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No Other. Specify ☐ Yes current ongoing child support Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?  $\square$  No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Case number (if know)

Allianceone Receivable  Nonpriority Creditor's Name	Last 4 digits of account number	3553	\$0.00
Nonpriority Creditor's Name			Ψ0.00
6565 Kimball Dr Gig Harbor, WA 98335	When was the debt incurred?	Opened 3/01/10 Last Active 3/05/12	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
☐ At least one of the debtors and another	<u></u>	d claim:	
debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify Only	Attorney Kane County-Notice	
Arnoldharris	Last 4 digits of account number	1119	\$424.00
111 West Jackson B	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	,	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify 04 Illinois T	ollway Authority	
Bollingbrook Healthcare Associates	Last 4 digits of account number	2759	\$30.00
181 Fernwood Dr	When was the debt incurred?	11/17/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No		g plans, and other similar debts	
Yes	Other. Specify Medical		
	Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes  Arnoldharris Nonpriority Creditor's Name 111 West Jackson B Chicago, IL 60604 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes  Bollingbrook Healthcare Associates Nonpriority Creditor's Name 181 Fernwood Dr Bollingbrook, IL 60440-4525 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Number Street City State Zip Code Who incurred the debt? Check one.  □ Debtor 1 only □ Debtor 1 and Debtor 2 only □ Yes  Arnoldharris Number Street City State Zip Code Who incurred the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes  Arnoldharris Nonpriority Creditor's Name 111 West Jackson B Chicago, IL 60604 Number Street City State Zip Code Who incurred the debt? Check one. □ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes  Bollingbrook Healthcare Associates Nonpriority Creditor's Name 181 Fernwood Dr Bolingbrook, IL 60440-4525 Number Street City State Zip Code Who incurred the debt? Check one. □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes  Bollingbrook Healthcare Associates Nonpriority Creditor's Name 181 Fernwood Dr Bolingbrook, IL 60440-4525 Number Street City State Zip Code Who incurred the debt? Check one. □ Debtor 1 and Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 3 only □ Debtor 4 only □ Debtor 5 only □ Debtor 5 only □ Debtor 6 of the debtors and another □ Check if this claim is for a community debt □ Debtor 1 only □ Debtor 9 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 3 only □ Debtor 4 only □ Debtor 5 only □ Debtor 5 only □ Debtor 6 of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debtor 6 offset? □ Debtor 7 only □ Debtor 7 only □ Debtor 8 offset? □ Debtor 9 only □ Debtor	Sebb KimBall IDP

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Debtor 1 Alex M Burks Case number (if know) 4.4 \$5,911.00 **BOWMAN HEINTZ BOSCIA & MC** Last 4 digits of account number 2817 Nonpriority Creditor's Name **RE: FORD MOTOR CREDIT CO** When was the debt incurred? 7/2004 8605 BROADWAY Merrillville, IN 46410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Judgement ☐ Yes Cda/pontiac 4.5 Last 4 digits of account number 8356 \$407.00 Nonpriority Creditor's Name Attn:Bankruptcv When was the debt incurred? Opened 2/01/09 Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Emergency Physician ☐ Yes Other. Specify Mgmt Srvs City of Chicago 4.6 Last 4 digits of account number 7361 \$7,000.00 Nonpriority Creditor's Name **Department of Finance** 2002-2011 When was the debt incurred? P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Tickets ☐ Yes

Official Form 106 E/F

Document Page 22 of 55 Debtor 1 Alex M Burks Case number (if know) 4.7 \$10,914.00 Consumer Portfolio Svc Last 4 digits of account number 0769 Nonpriority Creditor's Name Attn:Bankruptcy Opened 9/01/07 Last Active 19500 Jamboree Rd When was the debt incurred? 11/22/10 **Irvine, CA 92612** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Automobile ☐ Yes 4.8 **Gateway Fin** Last 4 digits of account number 0001 \$16,392.00 Nonpriority Creditor's Name Opened 12/11/09 Last Active 6200 State St When was the debt incurred? 11/14/14 Saginaw, MI 48603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify auto deficiency 4.9 Illinois Dept. Of Employment Securi Last 4 digits of account number \$15,000.00 Nonpriority Creditor's Name **Benefit Repayments** When was the debt incurred? 2010 P.O. Box 19286 Springfield, IL 62794 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify overpayment of benefits

Entered 12/06/17 17:57:04 Case 17-36291 Doc 1 Filed 12/06/17 Desc Main Page 23 of 55 Document Case number (if know) Debtor 1 Alex M Burks 4.1 **Illinois Tollway Authority** 5095 \$11,728.01 Last 4 digits of account number 0 Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Downers Grove, IL 60515 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Tollway Violations ☐ Yes 4.1 Merchants Cr 1243 \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W. Jackson Blvd. When was the debt incurred? Opened 9/01/12 Suite 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Adventist Bolingbrook** ☐ Yes Other. Specify Hospital 4.1 Merchants Cr 0980 \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W. Jackson Blvd. When was the debt incurred? Opened 6/01/11 Suite 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans

☐ Check if this claim is for a community

Is the claim subject to offset?

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

debt

■ No

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Document Page 24 of 55 Debtor 1 Alex M Burks Case number (if know) 4.1 Merchants Cr 0974 \$871.00 Last 4 digits of account number 3 Nonpriority Creditor's Name 223 W. Jackson Blvd. Opened 6/01/11 When was the debt incurred? Suite 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Adventist Bolingbrook** ☐ Yes Other. Specify Hospital 4.1 Merchants Cr 0988 \$339.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W. Jackson Blvd. When was the debt incurred? Opened 6/01/11 Suite 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Adventist Bolingbrook** ☐ Yes Other. Specify Hospital 4.1 \$470.00 Midland Funding 5743 Last 4 digits of account number 5 Nonpriority Creditor's Name 8875 Aero Dr Ste 200 Opened 8/01/11 When was the debt incurred? San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

Official Form 106 E/F

■ No

☐ Yes

Other. Specify National Bank

report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

**Factoring Company Account Target** 

Is the claim subject to offset?

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Debic	Alex W Burks		Case number (if know)	
4.1 6	Route 66 Auto Mart	Last 4 digits of account number	5095	\$0.00
	Nonpriority Creditor's Name  335 N Independce Blvd	When was the debt incurred?	2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify Notice Only		
4.1	State Collection Servi	Last 4 digits of account number	1610	\$1,251.00
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 7/01/10	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Пол		
	<u> </u>	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	a diami.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	,	
	■ No	Debts to pension or profit-sharing		
	□Yes	■ Other. Specify Physician	Attorney Emergency Healthcare	
4.1	State Collection Servi	Last 4 digits of account number	6397	\$1,002.00
	Nonpriority Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	Opened 8/01/11	
	Madison, WI 53716  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	□Yes	Other. Specify Collection Physician	Attorney Emergency Healthcare	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Alex M Burks

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total				· · · · · · · · · · · · · · · · · · ·	_
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	73,539.01
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	73,539.01

Fill in this infor	mation to identify your	case:		
Debtor 1	Alex M Burks			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Patricia Burks 20805 London Drive Olympia Fields, IL 60461	No lease, living family contributes \$500 for rent and utilities on a monthly basis

		Docume	ent Page 28 d	ot 55	<u>.</u>
Fill in this	information to identify your	case:			
Debtor 1	Alex M Purks				
Debioi i	Alex M Burks First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Oto	tico Barillaptoy Court for the.		OT ILLINOIS		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
Officia	LEarm 1064				
	I Form 106H	_			
Sched	lule H: Your Cod	ebtors			12/15
■ No	you have any codebtors? (If	you are ming a joint case,	uo not list either spouse	ร ลง a coueblor.	
☐ Yes	5				
Arizon	hin the last 8 years, have you ha, California, Idaho, Louisiana Go to line 3.				ty states and territories include )
	s. Did your spouse, former spo	use, or legal equivalent live	with you at the time?		
		aco, or logar equivalent int	, man you at ano anno.		
in line Form out Co	2 again as a codebtor only	if that person is a guaran I Form 106E/F), or Sched	tor or cosigner. Make	sure you have listed t 06G). Use Schedule D,	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill editor to whom you owe the debt es that apply:
					,,,
3.1				D Schedule D, lir	ne
	Name			☐ Schedule E/F,	line
				☐ Schedule G, lir	ne
-	Number Street				
	City	State	ZIP Code		
3.2	Namo			Schedule D, lir	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify you	· case:								
	otor 1 Alex M Bu									
	btor 2 buse, if filing)									
Uni	ited States Bankruptcy Court for t	he: NORTHERN DISTRI	CT OF ILLINOIS		_					
l	se number		_			Ch	eck if this is	:		
(If kr	nown)						An amende	ed filing		
_									ng postpetition following date:	
	fficial Form 106l						MM / DD/ `	YYYY		
S	chedule I: Your In	come								12/15
atta	use. If you are separated and y ch a separate sheet to this form  t1: Describe Employment  Fill in your employment	n. On the top of any additi	ional pages, write yo				number (if	known). A	Answer every	
	information.		Debtor 1						iling spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				☐ Empl	-		
	information about additional		☐ Not employed				⊔ Not e	employed		
	employers.	Occupation	Driver							
	Include part-time, seasonal, or self-employed work.	Employer's name	Uber							
	Occupation may include studer or homemaker, if it applies.	t Employer's address	1455 Market St. San Francisco,		03					
		How long employed t	here? 1 year							
Pai	rt 2: Give Details About M	onthly Income								
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any li	ne, w	rite \$0 in the	e space. In	clude your no	n-filing
-	ou or your non-filing spouse have e space, attach a separate sheet		ombine the informatio	n for all e	emplo	yers f	or that perso	on on the l	ines below. If	you need
						For D	Debtor 1		ebtor 2 or ing spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$_		1,637.41	\$	N/A	
3.	Estimate and list monthly over	ertime pay.		3.	+\$_		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	1.	,637.41	\$	N/A	

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Deb	tor 1	Alex M Burks	-	Ca	ase numb	er (if ki	nown)				
				F	For Deb	tor 1			Debtor -filing s		
	Cop	y line 4 here	4.	9	<b>5</b>	1,637	7.41	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.				0.00	\$ 		N/A N/A	_
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c. 5d.				0.00	\$ 		N/A N/A	_
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.	9		(	0.00	\$ \$		N/A N/A	<u> </u>
_	5g. 5h.	Other deductions. Specify:	5g. 5h.	+ \$	5	(		+ \$		N/A N/A	 <u>\</u>
6. -		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$			0.00	\$		N/A	_
7. 8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8c. 8d. 8e.	97 97 97			0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$		N/A N/A N/A N/A	
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g. 8h.		·		0.00	+ \$		N/A N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		(	0.00	\$		N/.	Α
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<u> </u>	1,63	7.41	+ \$_		N/A	= \$ _	1,637.41
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe					•	Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res e that amount on the Summary of Schedules and Statistical Summary of Certaines							12.	\$	1,637.41
13.	Do y	you expect an increase or decrease within the year after you file this form	?						ι	Combi month	ned ly income
	_	No. Yes Explain:									

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<b>—</b> :11	in their information to identify				
FIII	in this information to identify your case:				
Deb	Alex M Burks		Che	ck if this is:	
				An amended filing	
	otor 2ouse, if filing)			A supplement show 13 expenses as of	ving postpetition chapter
(Opt	ouse, a many			10 expenses as of	the following date.
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	INOIS		MM / DD / YYYY	
l	se number				
(If kı	(nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to thimber (if known). Answer every question.				
	rt 1: Describe Your Household				
1.	Is this a joint case?				
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expens	ses for Separate House	hold of Deb	otor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include ■ No				□ Yes
0.	expenses of people other than yourself and your dependents?				
Par	rt 2: Estimate Your Ongoing Monthly Expenses				
Est exp	timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a suplicable date.				
the	clude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i>			Your expe	enses
(Oil	nciai Form 100i.)			100.07.	
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	e. Include first mortgage	e 4. :	\$	300.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$	\$	0.00
	4d. Homeowner's association or condominium dues			\$	0.00
5.	Additional mortgage payments for your residence, such as I	home equity loans	5.	\$	0.00

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Debtor	1 Alex M B	urks	Case num	ber (if known)	
6. <b>Ut</b>	ilities:				
5. <b>6</b> 1		heat, natural gas	6a.	\$	200.00
6b	•	ver, garbage collection	6b.	· -	0.00
6c		e, cell phone, Internet, satellite, and cable services	6c.	· ·	60.00
6d	•		6d.		0.00
		ekeeping supplies	7.	·	150.00
		hildren's education costs		\$	
_			8.	·	0.00
		ry, and dry cleaning	9.	\$	27.00
		roducts and services	10.		50.00
	edical and der	•	11.	\$	0.00
	<b>ansportation.</b> o not include ca	Include gas, maintenance, bus or train fare.	12.	\$	250.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		ributions and religious donations	14.	· -	0.00
	surance.		1-т.	*	0.00
		surance deducted from your pay or included in lines 4 or 20.			
	a. Life insura		15a.	\$	0.00
	b. Health insu		15b.	·	0.00
_	c. Vehicle ins		15c.	·	160.00
	d. Other insu		15d.		0.00
		clude taxes deducted from your pay or included in lines 4 or 20.	13u.	Ψ	0.00
	ecify:	clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
		ease payments:			
		ents for Vehicle 1	17a.	\$	0.00
17	<ul> <li>b. Car payme</li> </ul>	ents for Vehicle 2	17b.	\$	0.00
17	c. Other. Spe	ecify:	17c.	\$	0.00
17	d. Other. Spe	ecify:	17d.	\$	0.00
		of alimony, maintenance, and support that you did not report as		Ф.	320.00
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
		you make to support others who do not live with you.	40	\$	0.00
	ecify:	and a second control of the Board Ann English Commence of the	19.		
		erty expenses not included in lines 4 or 5 of this form or on Sch	eauie i: Yo 20a.		0.00
		on other property		· ·	0.00
	b. Real estate		20b.	·	0.00
		nomeowner's, or renter's insurance	20c.	·	0.00
		ce, repair, and upkeep expenses	20d.		0.00
20	e. Homeowne	er's association or condominium dues	20e.	\$	0.00
. Ot	her: Specify:		21.	+\$	0.00
2. <b>C</b> a	ılculate vour r	nonthly expenses			
	a. Add lines 4	·		\$	1.517.00
		2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	.,511100
				·	1 517 00
22	c. Aud iirie 228	a and 22b. The result is your monthly expenses.		\$	1,517.00
3. <b>C</b> a	llculate your r	monthly net income.			
23	a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	1,637.41
		monthly expenses from line 22c above.	23b.	-\$	1,517.00
	. 0.11				
23		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	120.41
04 P-		•	ou filo 4h!-	form?	
		In increase or decrease in your expenses within the year after y u expect to finish paying for your car loan within the year or do you expect you			e or decrease because c
		terms of your mortgage?	0 0 1		
	No.				
	Yes.	Explain here:			
	100.				

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Fill in this i	nformation to identify your	case:							
Debtor 1	Alex M Burks								
	First Name	Middle Name	Last Name						
Debtor 2 (Spouse if, filing	) First Name	Middle Name	Last Name						
	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
Case number (if known)	er				☐ Check if this is an amended filing				
	orm 106Dec ration About a	an Individual	Debtor's Sch	edules	12/15				
					12,10				
If two marrie	ed people are filing togethe	er, both are equally respo	nsible for supplying correc	t information.					
obtaining m		in connection with a bank			nent, concealing property, or , or imprisonment for up to 20				
	Sign Below								
Did yo	u pay or agree to pay som	eone who is NOT an attor	ney to help you fill out ban	kruptcy forms?					
■ N	0								
□ Y	es. Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)				
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.								

X /s/ Alex M Burks
Alex M Burks

Signature of Debtor 1

Date December 6, 2017

Signature of Debtor 2

Date

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Fill i	n this inform	ation to identify you	r case:			
Debt	tor 1	Alex M Burks				
Debt	tor 2	First Name	Middle Name	Last Name		
	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case	e number					
(if kno						Check if this is an
					a	amended filing
~ · ·		4.07				
	icial For		A ( ( ) ( )			
			Affairs for Individ			4/16
					equally responsible for sup additional pages, write you	
		). Answer every que			, aaamaanan pagaa, mma ja	
Part	1: Give De	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is vour	current marital statu	ıs?			
	_					
	<ul><li>■ Married</li><li>■ Not marr</li></ul>	iod				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	□ No					
	Yes. List	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	I.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	705 Yates A Romeoville		From-To: <b>20102016</b>	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
					ity property state or territor ico, Texas, Washington and V	
	_	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
				·		
Part	2 Explain	the Sources of You	r Income			
	Fill in the total	amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$17,580.68	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Case number (if known) Document Debtor 1 Alex M Burks

				Debtor 1					Debtor 2		
				Sources of Check all		(bef	oss income fore deductions ar lusions)	nd	Sources of inco		Gross income (before deductions and exclusions)
	or last caler anuary 1 to	ndar year: December :	31, 2016 )	■ Wages bonuses,	, commissions, tips		\$49,272.	00	☐ Wages, combonuses, tips	missions,	
				☐ Operat	ing a business				☐ Operating a I	ousiness	
		dar year bet December		■ Wages bonuses,	, commissions, tips		\$19,263.	00	☐ Wages, combonuses, tips	missions,	
				☐ Operat	ing a business				☐ Operating a l	ousiness	
	winnings.  List each  No	If you are fili	ng a joint case	e and you h	ental income; inter- lave income that y ch source separat	ou rec	eived together, lis	st it on	ly once under De	btor 1.	d gambling and lottery
	<b>–</b> 100.	Till ill tile de	tallo.	Dobtos 4					Dobtor 2		
				Debtor 1 Sources of Describe b		eac (bef	ess income from h source fore deductions are lusions)		Debtor 2 Sources of inc Describe below.		Gross income (before deductions and exclusions)
Pa	art 3: Lis	t Certain Pa	yments You l	Made Befo	re You Filed for E	Bankrı	uptcy				
6.	Are eithe ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor Do orimarily for a 90 days befor Go to line 7. List below ed paid that cre not include p	ebtor 2 has personal, fa re you filed ach creditor editor. Do no payments to	amily, or householo for bankruptcy, did r to whom you paid	mer d d purp d you p d a tota ts for c nis ban	ebts. Consumer ose."  pay any creditor a al of \$6,425* or m domestic support kruptcy case.	total on ton	of \$6,425* or mor one or more pay tions, such as ch	e? ments and ti ild support a	1(8) as "incurred by ar ne total amount you nd alimony. Also, do
	Yes.	Debtor 1 o	r Debtor 2 or	both have	primarily consu for bankruptcy, did	mer d	ebts.			adjustment	•
		■ No.	Go to line 7.								
		□ Yes		ments for do							t creditor. Do not nclude payments to a
	Creditor	's Name and	l Address		Dates of payme	nt	Total amoun		Amount you	Was this p	payment for
							paid	d	still owe		

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Case number (if known) Document Debtor 1 Alex M Burks

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No  Yes. List all payments to an insider.										
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment					
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos  No				ccount of a d	ebt that benefited an					
	☐ Yes. List all payments to an insider  Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment					
			paid	still owe	Include cred	litor's name					
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures									
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No										
	Yes. Fill in the details.  Case title	Nature of the case	Court or agency		Status of th	00.0350					
	Case number	Nature of the case	Court of agency		Status Of th	ic case					
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached	d, seized, or levied?					
	Creditor Name and Address	ditor Name and Address Describe the Property									
		Explain what happene	d			property					
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institution	, set off any a	amounts from your					
	Creditor Name and Address	Describe the action the	e creditor took	Date :	Date action was Amount						
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credit court-appointed receiver, a custodian, or another official?  ■ No □ Yes											
Par	t 5: List Certain Gifts and Contributions										
13.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person	?					
	Gifts with a total value of more than \$600 per person	ith a total value of more than \$600 Describe the gifts Date									
	Person to Whom You Gave the Gift and Address:										

Del	otor 1	Alex M Burks	_	Document	Page 37 of 55	nber (if known)	J IVIAII I
14.		<b>n 2 years before you filed for bank</b> No Yes. Fill in the details for each gift or			fts or contributions with a	total value of more than	\$600 to any charity
	Gifts more Chai	s or contributions to charities that e than \$600 rity's Name ress (Number, Street, City, State and ZIP Co	total	Describe what y	ou contributed	Dates you contributed	Value
Par	t 6:	List Certain Losses					
15.	or ga	n 1 year before you filed for bankr mbling? No Yes. Fill in the details.	uptcy or	since you filed for	bankruptcy, did you lose	anything because of the	ft, fire, other disaste
		cribe the property you lost and the loss occurred	Include	the amount that in:	coverage for the loss surance has paid. List pendi 3 of Schedule A/B: Property		Value of property los
Par	t 7:	List Certain Payments or Transfe	rs				
	Pers Addit Ema	il or website address	preparers	s, or credit counseli		Date payment or transfer was made	Amount o paymen
	Ros 1529 Chic	on Who Made the Payment, if Not is H Briggs 5 E 53rd St. Ste. 423 cago, IL 60615 iggs@sbcglobal.net	Tou	Attorney Fees		12/2017	\$349.00
17.	Do no	n 1 year before you filed for bankr ised to help you deal with your creat include any payment or transfer the No	editors or	r to make payment	lse acting on your behalf   s to your creditors?	oay or transfer any prope	rty to anyone who
	Pers Add	on Who Was Paid ress		Description and transferred	value of any property	Date payment or transfer was made	Amount o paymen
18.		n 2 years before you filed for bank ferred in the ordinary course of yo				property to anyone, othe	r than property

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

**Person Who Received Transfer** Address Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 **Alex M Burks** 

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	■ No □ Yes. Fill in the details.							
	Name of trust	Description and	value of the pro	perty tran	sferred	Date Transfer was made		
Pai	rt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposi	t Boxes, and St	orage Un	its			
20.	sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa	other financial accou	nts; certificates	of depos				
	No							
	Yes. Fill in the details.							
		ast 4 digits of account number	Type of accordinstrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed fo	r bankruptcy, aı	ny safe de	eposit box or other depos	itory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	e the contents	Do you still have it?		
22.	Have you stored property in a storage unit or p	place other than you	r home within 1	year befo	ore you filed for bankrupt	су?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	e the contents	Do you still have it?		
Pai	rt 9: Identify Property You Hold or Control fo	•						
23.	Do you hold or control any property that some for someone.	eone else owns? Incl	ude any proper	ty you bo	rrowed from, are storing	for, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the proj (Number, Street, City, S Code)		Describe	e the property	Value		
Pai	rt 10: Give Details About Environmental Inform	nation						
For	the purpose of Part 10, the following definition	s apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surfac	e water, ground					
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa		environmental l	aw, whet	her you now own, operat	e, or utilize it or used		

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Alex M Burks

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25. Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	trative proceeding under any envir	onmental law? Include settlements a	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Conr	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have any	of the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executi	ve of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 1	2.					
	Yes. Check all that apply above and fill in th	e details below for each business.					
	Business Name Des Address	scribe the nature of the business	Employer Identification number				
		ne of accountant or bookkeeper	Do not include Social Security  Dates business existed	number of fine.			
28.	Within 2 years before you filed for bankruptcy, d institutions, creditors, or other parties.	id you give a financial statement to	o anyone about your business? Inclu	ıde all financial			
	■ No □ Yes. Fill in the details below.						
	Name Dat Address (Number, Street, City, State and ZIP Code)	e Issued					

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Debtor 1 Alex M Burks

Part 1	2: Sign Below		
are tru with a	e and correct. I understand that maki	of Financial Affairs and any attachments, and I de ng a false statement, concealing property, or obt up to \$250,000, or imprisonment for up to 20 years	aining money or property by fraud in connection
/s/ Al	ex M Burks		
Alex M Burks		Signature of Debtor 2	
Signa	ture of Debtor 1	-	
Date	December 6, 2017	Date	
Did yo	u attach additional pages to Your Sta	tement of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?
No			
□ Yes	3		
Did yo	u pay or agree to pay someone who i	s not an attorney to help you fill out bankruptcy f	forms?
■ No			

Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	
\$7	5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	5	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing tee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$349.00 toward the flat fee, leaving a balance due of \$3,651.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: December 6, 2017	
Signed:	
Alex M Burks	Ross H. Briggs
	Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Alex M Burks		Case No	0.			
		Debtor(s)	Chapter	13			
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)			
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(becompensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	, or agreed to be pa	aid to me, for servic			
	For legal services, I have agreed to accept		\$	4,000.00			
	Prior to the filing of this statement I have received		\$	349.00			
	Balance Due		\$	3,651.00			
2. 7	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compen	nsation with any other person	unless they are me	embers and associat	es of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				my law firm. A		
<b>5.</b> 1	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
t c	a. Analysis of the debtor's financial situation, and renderic.  Preparation and filing of any petition, schedules, stater.  Representation of the debtor at the meeting of creditors.  [Other provisions as needed]  All legal services required pursuant to the	nent of affairs and plan which s and confirmation hearing, a	h may be required; nd any adjourned h	-	bankruptcy;		
6. I	By agreement with the debtor(s), the above-disclosed fee	does not include the followin	g service:				
		CERTIFICATION					
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement fo	r payment to me fo	or representation of	the debtor(s) in		
D	ecember 6, 2017	/s/ Ross H Brigg					
$D_0$	ate	Ross H Briggs # Signature of Attorn Ross H Briggs, A 1525 East 53rd S Chicago, IL 6061 773-220-7007 Fa r-briggs@sbcglo	ey Attorney At Law Street, suite 423 5 ax: 773-353-1664				

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Alex M Burks		Case No.				
		Debtor(s)	Chapter	13			
	VERIFICATION OF CREDITOR MATRIX						
		Number of C	Creditors:	22			
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my			
Date:	December 6, 2017	/s/ Alex M Burks Alex M Burks Signature of Debtor					

Allianceone Receivable 6565 Kimball Dr Gig Harbor, WA 98335

Arnoldharris 111 West Jackson B Chicago, IL 60604

Bollingbrook Healthcare Associates 181 Fernwood Dr Bolingbrook, IL 60440-4525

BOWMAN HEINTZ BOSCIA & MC RE: FORD MOTOR CREDIT CO 8605 BROADWAY Merrillville, IN 46410

Cda/pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680-1292

Consumer Portfolio Svc Attn:Bankruptcy 19500 Jamboree Rd Irvine, CA 92612

Gateway Fin 6200 State St Saginaw, MI 48603

Illinois Child Support Mail Drop 509-4-42 509 S 6th Street Springfield, IL 62701

Illinois Dept. Of Employment Securi Benefit Repayments P.O. Box 19286 Springfield, IL 62794 Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

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Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Patricia Burks 20805 London Drive Olympia Fields, IL 60461

Route 66 Auto Mart 335 N Independe Blvd Romeoville, IL 60446

Shwana Burks c/o Illinois Child Support 509 S 6th Street Springfield, IL 62701

State Collection Servi 2509 S Stoughton Rd Madison, WI 53716 State Collection Servi 2509 S Stoughton Rd Madison, WI 53716

Virgin Maria Davila c/o Illinoid Child Support 509 S 6th Street Springfield, IL 62701